



RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3691

PATENT

Customer No. 22,852

Attorney Docket No. 05793.3076-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Eric L. MUSSELWHITE et al.) Group Art Unit: 3691
Application No. 09/987,952) Examiner: Stefanos KARMIS
Filed: November 16, 2001) Confirmation No.: 7893
For: METHODS, SYSTEMS AND)
ARTICLES OF MANUFACTURE)
FOR PROVIDING FINANCIAL)
ACCOUNTS WITH INCENTIVES)

MAIL STOP: AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL

In reply to the Final Office Action mailed September 19, 2007, and pursuant to
37 C.F.R. § 1.116, Applicants propose to amend this application as follows:

Amendment to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.